

The Just Shall Live by Faith

By Matthew James Derocher

Anyone that knows anything about church history has heard the name of Martin Luther. This man that is known as the “Father of the Protestant Reformation” is spoken of in churches throughout the entire world. His impact and influence can be seen inside the doors of thousands of churches every Sunday morning. If you were to ask Christians about how they personally feel about him, they would give you responses of admiration for his courage to stand. One local pastor told me that because of Luther he is inspired to stand for what is right and to have confidence in the Gospel and the the story of his life challenges him to “take on the responsibility of being a member of the priesthood of all believers.” Another man tells of how he was lost in the religion of Judaism but came to that same realization that Luther came to that we are not saved by the works of our hands. Even a Catholic Priest says that he believed in some of his reformation ideas such as the need for the Bible to be in the hands of all men. These same men that have heard of his name and life also know about his ninety-five theses and his bold proclamation that changed the church as it had been known. That saying will be examined throughout this paper, and it is namely, “the just shall live by faith!”

Beliefs on the doctrine of justification (how a person is saved and delivered from sin)¹ were the major factor that separated Luther from the Catholics. The Catholic Church held to justification as being

a large part by works, while Luther believed that it was only by faith in what God has already done for us. This war of works versus faith shook the foundation of the established church and divided the body that had been united for so long. Was this division of God or did Martin Luther create schisms in the church that never should have been? That is the question that we will endeavor to answer in this paper.

We will begin by looking at what the Catholic Church believes about justification. In an article in the *Catholic Encyclopedia* on Justification, Joseph Pohle states that in order to be justified “the adult must pass through a moral preparation, which consists essentially in turning from sin and towards God.” Also that the “entire process...requires an intrinsic union of the divine and human action.”

(1) In other words, the work that God has done is not enough alone, but the work of man is also necessary for a man to be justified.

Catholic dogma definitely refutes the battle cry of Luther that “the just shall live by faith” because the Council of Trent² declared that faith alone cannot justify a man. (1) Faith does play a part in justification if it is faith that promotes actions of charity and good works, which in turn justify a man.

The most common of these works are the seven sacraments (Baptism, Confirmation, Holy Eucharist, Penance, Extreme Unction, Orders, and Matrimony³). (2) Amongst the Catholics a sacrament is

defined as “a sacrosanct [sacred] sign producing grace.” (2) In other words, when a person participates in a sacrament they receive grace from God to help them (which goes against the concept of grace because grace is defined as “service freely render” (3) and in Christianity it is commonly known as “unmerited favor.” It is not something that is earned or is it anything that we can produce). It is further said that the reception of the sacraments is the instrumental cause of justification (1) and that they are not just signs signifying and typifying the work that Christ has already done (2) (which was what Luther believed). “The Council of Trent declared: ‘If anyone say[s] that grace not conferred by the sacraments...but that faith in God’s promises is alone sufficient for obtaining grace, let him be anathema.’” (2) We can see why a man so firmly convinced that “the just shall live by faith” could fight so strongly against such a Church and its dogma.

Another “work” of the Catholic that assists in the process of justification is the buying of indulgences. An indulgence is a paper that is signed by the pope or another member of Catholic clergy that you can buy and is “a remission of the temporal punishment due to sin, the guilt of which has been forgiven.” (4) It is further explained “In the sacrament of Penance [one of the afore mentioned sacraments] the guilt of sin is removed, and with it the eternal punishment due to mortal sin; but there still remains the temporal

punishment required by Divine justice, and this requirement must be fulfilled either in this present life or in the world to come, i.e., in Purgatory. An indulgence offers the penitent sinner the means of discharging this debt during his life on earth.” (4) In more simple terms, when a person performs the sacrament of penance, his soul is no longer damned to hell, but he still must be punished, whether here or in Purgatory (please note that as the writer I believe in no such place as seeing that it is nowhere mentioned in the Scripture), because he still did commit the sin; buying an indulgence is a way for him to pay for part of that punishment. Another simple definition of an indulgence is “a more complete payment of the debt which the sinner owes to God.” (4) Indulgences are not only for the living, but you can also buy them for loved ones that are “in purgatory.”

Although indulgences are still used by Catholics today (they have recently become more popular), Catholics will admit to abuses of the sale of them. One theologian reluctantly confessed his concerns that people could so easily obtain an indulgence that there was no danger to commit the sin again. (4) Also there are some indulgences that have been found that contain the expression, “release from guilt and punishment” and not just “release from guilt,” (4) which means that the buyer of those indulgences (and possibly many others due to preaching of indulgence commissioners) thought that they were getting off “scot free” because with that proclamation they did not

even have the need to perform the sacrament of Penance. So even though Catholics will not entirely abandon the idea of Indulgences, they cannot help but see that there are flaws in it.

The most known seller of indulgences is Johann Tetzel (he is well known because he is the man whose ministry caused Martin Luther to compose his ninety-five theses). He was a Dominican monk that was given the commission to sell indulgences because pope Leo X needed large sums of money to finish building St. Peter's Basilica in Rome⁴. (5) Tetzel travelled from town to town convincing people to buy indulgences by using such heart tugging speeches such as, "Listen to the voices of your dead relatives and friends, beseeching you and saying, 'Pity us. We are in dire torment from which you can redeem us for a pittance.' Do you not wish to?" (6) There was even a jingle that he composed for his campaign that went, "As soon as the coin in the coffer rings, the soul from purgatory springs." (6)

And besides winning sales by pulling at the heart strings in sympathy for the lost, he also sold indulgences to those who wished to be free from their own wrongdoings. He said in a sermon that "You know that all who confess and in penance put alms into the coffer according to the counsel of the confessor, will obtain complete remission of all their sins." (7) Friedrich Myconius⁵, who heard Tetzel preach for two years at St. Annaberg, was appalled by sayings of the indulgence commissioner that "even if a someone had slept with

Christ's dear mother, the pope had power in heaven and on earth to forgive as long as the money was put into the indulgences coffer." (7) Martin Luther lived in this time when, as one preacher said, "It seemed as if the whole spiritual world around him emphasized a 'performance mentality' rather than a 'faith mentality.'"

When Martin Luther was a young man he entered a monastery of the Augustan order. He had in his mind that God was an angry creature that had to be appeased by good works. One historian said, "he was bent on winning God's favor by a pure and arduous conformity to monastic discipline. He punctiliously obeyed all the rules of his order; he swept floors, fasted, bent over books, [and] almost froze." (8) At one time he even went to Rome and climbed the Santa Scala⁶ on his hands and knees saying a prayer on each step, yet even that combined with his hard works as a monk left him unhappy and empty inside his heart⁷. He said about these times, "My situation was that, although an impeccable monk, I stood before God as a sinner troubled in conscience, and I had no confidence that my merit would assuage Him." (6)

Martin Luther did not forever live in this state of hopelessness and despondency, for (although the exact time and process that it happened in not certain) Romans 1:17 came alive to him. And this passage which says, "For therein is the righteousness of God revealed from faith to faith: as it is written, The just shall live by faith" became

“a gate to Heaven” (6) for him as he realized that “the justice of God is that righteousness by which through grace and sheer mercy God justifies us through faith.” (6) It was only after coming to this realization that he found the “joy of...salvation.” (Psalm 51:12) The life of salvation should not be a drudgery that is burdened down with cumbersome works, but it should be a life of joy, peace, and contentment. The latter life is the one that Luther experienced after this revelation.

With the realization that faith saves a man, no longer did Luther hold any stock in works to buy or earn salvation. This did not mean that Luther did not believe that salvation was entirely free, but that he was not the one that was able to pay for it—Christ was the only one that was able to pay for our salvation. II Corinthians 8:9 says, “For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich.” This is a beautiful and clear definition of the concept of grace. We were not able to pay the debt because “all have sinned, and come short of the glory of God” and even if we tried to do good it would not be enough in the eyes of God because “all our righteousnesses are as filthy rags.” (Isaiah 64:6) Yet in this time when “we were yet without strength” to save ourselves “Christ died for the ungodly” (Romans 5:6) and paid our debt. Luther simply put it, “We are justified before

God altogether without works, and obtain forgiveness of sins merely by grace.” (9)

Now in the eyes of Luther, works did not find the place that they had before found. He now said that even if you knew and could do as much as the angels in Heaven (9) or “were nothing but good works from the soles of your feet to the crown of your head, you would still not be righteous.” (10) Works now to him only pretended to do what they have no real power to do and thus “violently force themselves into the office and glory of grace.” (10) Romans 3:28 (Therefore we conclude that a man is justified by faith without the deeds of the law.) spoke obviously to Luther that works simply could not justify a man, and it was also obvious to him that the clergy men and the teachers in the schools were misleading people when they taught that people needed to prepare themselves for grace by works. (11) You can imagine that when a man was doing something wrong finds the right way to do it, will want to tell others how to do it right also. This is true about Martin Luther—he wanted to tell others about how that works cannot save a man, and he did just that. Although it was unintended at the time, he started to draw the line between Catholics and what would be later known as Protestants as he said things like, “An ordinary papist says, ‘do this or that work, hear mass, pray, fast, give alms, etc. but a true Christian says, ‘I am justified and saved only by faith in Christ, without any works or merits of my own.’” He felt that a

person was only injured and misled if they believed that they could be justified by works.

Now that Luther generally realized that works do not save, he had to understand where those instruments that the established church believed could justify a man (i.e. sacraments and indulgences) fit into sound doctrine (or if they even did fit). As noted above, he did not regard the sacraments as causes of grace that in turn lead to justification, but he came to the conclusion that the sacraments (out of the seven Catholic ones he found only baptism and communion, called the Eucharist by Catholics, to be Scriptural) were only symbols or signs of what Christ had done for us. He concluded this because of Christ's own commandment concerning communion to do it in remembrance of Him. (Luke 22:19) Also when Paul spoke about the same subject in I Corinthians 11:26 he said that when we perform communion we "shew the Lord's death till he come." Strong's Concordance defines "shew" as "to proclaim, promulgate: declare, preach, shew, speak of, teach." That is, when we partake of the Lord's Supper we are only testifying of how He died for our sins and provided justification for us.

Penance was one of the sacraments that Luther did not believe was established by God. The first three of his ninety-five theses dealt with this subject. He said that "when our Lord and Master Jesus Christ said 'Repent' He intended that the entire life of believers

should be repentance.” (12) And that when He said that he did not mean the sacrament of penance or the act of confession, but true repentance of the heart that manifests itself “outwardly through various mortifications of the flesh.” (12) My pastor, Rev. James R. Reynolds, Sr., has always simply defined repentance as a turning around and going in the opposite direction. This is the repentance spoken of in II Chronicles 7:14, when God says, “If my people, which are called by my name, shall humble themselves, and pray, and seek my face, and turn from their wicked ways; then will I hear from heaven, and will forgive their sin, and will heal their land.” To repent is to turn from sin, and just because a man talks to a priest does not mean that his life has turned around.

A discussion on Luther’s bouts with the Catholic Church about justification by works versus justification by faith would not be complete without mentioning his disputes with Johann Tetzel’s sale of indulgences. Before Tetzel came to Luther’s home town, he had long before had criticized indulgence selling, but it was this campaign of Tetzel that brought the conflict to a head. (6) The campaign caused problems for Luther because he was trying to teach his parish of true repentance and contrition and now he was supposed to accept and commend these indulgences that took at least part of this need of true repentance away⁸. Because of the problems that Luther saw with the sale of indulgences⁹ he was moved to write up his ninety-five these

and, according to tradition, nailed them to the door of the Wittenberg Cathedral. This event not only openly started his war with Tetzl, but also with the entire Catholic Church.

Luther believed that assurance of salvation could not come by buying an indulgence even if “the pope himself were to stake his soul upon it” (12) and that those who did believe that they were sure of salvation due to the purchase of an indulgence would be “condemned eternally with their teachers.” (12) Salvation cannot be earned by good works, and likewise it definitely cannot be purchased with money. In the thirty-sixth these Luther said, “Every truly repentant Christian has a right to full remission of penalty and guilt, even without letters of pardon.”

Since Luther saw that indulgences could not help justify a man, he also saw that they were only good for providing money to the Catholic Church or as he called them, “nets with which they now fish for the riches of men.” (12) He said, “It is certain that when the coin jingles into the money box greed and avarice can be increased, but the result of the intercession of the church is in the power of God alone.” (12)

He thought that both the seller and the buyer were using their money wrong. The buyer should instead give his money to someone in need, and not buy fake pardons. He also felt that it was wrong for the pope to be issuing the sale of them and take the money of the poor

believers. The pope should have rather that “St. Peter’s church should go to ashes than it should be built up on the skin, flesh, and bones of his sheep” or build it himself because he was “richest of the richest.” (12)

All that has been previously written in this document has put down the works of man because they cannot save a man, but it cannot be said that Luther did not believe that a man should do works for that was not his point; He only meant that a man cannot be saved by good works, but he thoroughly believed that a man that has been saved will do good works. (10) “The man of faith,” said Luther, “without being driven, willingly and gladly seeks to do good to everyone, serve everyone, [and] suffer all kinds of hardships for the sake of the love and glory of the God who has shown him such grace.” (11) These kinds of works, works of love, are something that “the mere ceremonialists know nothing.” (11)

As was stated in the beginning, the influence of Martin Luther can be seen throughout the churches of the world. This is not because he nailed ninety-five theses to a door, neither is it because he fought so harshly against the established church, nor is it even because he translated the Bible into the language of the common man, but it was because he was a humble, willing vessel that received the revelation that we are justified by faith. The only reason that he won his battle against Rome was that he experienced this life that he preached and

wrote about. He was born-again; Christianity was not just a religion of ceremony and form, but it was a real life change that took place in the depths of his heart.

It was this emphasis on salvation through grace and faith that Christianity has spread like a wildfire through from the richest society to the poorest villages in the most uncivilized region. It was this faith in what Christ has done that brought about great revivals like the First and Second Great Awakenings without the sword or guillotine of Inquisition. It was this faith that carried on in the hearts of great men of God like Charles Spurgeon who said, “However unholy your lives may have been to this hour, this faith...will blot out all of your sins.” (13) And then there is D. L. Moody who said, “The mightiest man that ever lived could not deliver himself from his sins. If a man could have saved himself, Christ would never have come into the world.” (14)

Finally, it is this revelation of hope that changed broken and ruined lives that we encounter every day. My grandparents, who were both Roman Catholics, were separated and on their way to divorce until my grandmother went to a Pentecostal church. There she was moved upon in the service by the Spirit of God and compelled my Grandfather to go to the church with her. They both got saved and now are happily married after thirty years.

So to answer our question whether Martin Luther was right to stand against the established church—I answer yes. I have given facts

and statements from both sides (along with my own commentary) but the only way that you will truly be convinced of what is right or wrong is if you receive that revelation like Luther did. I pray that whoever reads this paper will, if they have not already done so, receive the revelation that “the just shall live by faith.” That, my dear reader, is the only way to live this life while in this dreary world.

“For by grace are ye saved through faith; and that not of yourselves: it is the gift of God: Not of works, lest any man should boast.” —Ephesians 2:8, 9

End Notes

1. One preacher defines justification as “just as if I never sinned.”
2. The Council of Trent was held from 1545 to 1563 and was part of the Counter-Reformation. The purpose was to specify Catholic doctrine on the areas with which the Protestants disagreed and refuted.
3. The article on “sacraments” in the *Catholic Encyclopedia*, explains what Catholics believe that the sacraments do in the life of a person: “By Baptism we are born again, Confirmation makes us strong, perfect Christians and soldiers. The Eucharist furnishes our daily spiritual food. Penance heals the soul wounded by sin. Extreme Unction removes the last remnant of human frailty and prepares the soul for eternal life, Orders supply ministers to the Church of God. Matrimony gives the graces necessary for those who are to rear children in the love and fear of God.”
4. St. Peter’s Basilica, which took 120 years to build and can hold over 60,000 people, cost 46,800,052 ducats to build. A ducat is equal to about two dollars, which means it cost almost 94 million dollars to build.
5. Freidrich Myconius was a friend and assistant to Martin Luther who wrote a history of the Reformation.
6. The **Santa Scala** (English: *Holy Stairs*, Italian: *Scala Santa*) are, according to the Christian tradition, the steps that led up to the praetorium of Pontius Pilate in Jerusalem, which Jesus Christ stood on during his Passion on his way to trial. The stairs were, reputedly, brought to Rome by St. Helena in the 4th Century. For centuries, the Scala Santa has attracted Christian pilgrims who wished to honor the Passion of Jesus. (wikipedia)
7. Although Martin Luther’s testimony is that he was unhappy as a monk, Catholic theologians say that he really was happy and that later in life he only said that he was unhappy because he was deluded due to his bitterness and struggle against the Catholic Church. Logic would tell us that Martin Luther would be the one to tell us whether he was happy or not and that a Catholic theologian from the early 1900’s is not authority to say definitely that he did not know how he felt.
8. Saying that it only away part of the need of repentance is consideration that Catholic theologians of today are correct in saying that these men taught Catholic Dogma as it is currently described. If this were true, then Christian and secular historians that say that the churches of the Dark Ages were filled with corruption and avarice. One historian, Emmanuel

- LeRoy Ladurie, intensively studied the village of Montaillou in southwestern France and said that the sale of indulgences was considered a racket there in the early fourteenth century. Again, do we believe 20th century Catholic theologians, or do we believe people that were there or are an authority of history?
9. When Luther wrote the Ninety-five theses he was not entirely against the idea of indulgences, but was only against the abuses of their sales. Later in life Luther amended his earlier concepts and declared that he had been wrong and that indulgences were not at all right or Scriptural.

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